

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: William L. Elliott,	:	Bankruptcy No. 23-22642-CMB
Melissa S. Elliott,	:	
	:	Chapter 13
Debtors.	:	
	:	
William L. Elliott,	:	Document No.: 87
Melissa S. Elliott,	:	
	:	Related Document No.:
Movants,	:	
	:	Related Claim No.: 5
v.	:	
	:	
Jefferson Capital Systems LLC,	:	
	:	
Respondent.	:	

### **DEBTORS' OBJECTION TO PROOF OF CLAIM NO. 5**

AND NOW comes Debtors, by and through their counsel, Brian C. Thompson, Esquire, Thompson Law Group, P.C., hereby objecting to Proof of Claim No. 5, filed by Jefferson Capital Systems LLC (hereafter “Respondent”), as follows:

1. Movants are the Debtors in the above-captioned bankruptcy case: their voluntary petition under Chapter 7 of the Federal Bankruptcy Code was filed on December 7, 2023. Their case was converted to Chapter 13 by Order entered on March 19, 2024, at Document No. 45.

2. On April 4, 2024, Respondent filed Proof of Claim No. 5 listing \$7,816.71 as an unsecured, non-priority claim.

3. The claim at issue is for “Credit Card” debt originally owed to JCP Credit Card. The Respondent alleges to have purchased the Debtors’ account from Synchrony Bank.

4. As proof of assignment, Respondent fails to attach sufficient supporting documentation that would show a purchase, transfer, or any other transaction, or proof of agreement or proof of indebtedness, that would indicate a valid assignment to or

ownership of the alleged debt by the Respondent. A true and correct copy of Proof of Claim 5 is attached hereto as Exhibit A. Without such information, there is no evidence that Debtors' specific account was transferred to Respondent.

5. Debtors dispute and object to Respondent's Claim No. 5 in that no sufficient documentation has been provided to support the debt is in fact owed to the Respondent. Without this information, Claimant cannot prove it owns the claim.

6. Based upon the foregoing, Respondent's Proof of Claim No. 5 should be disallowed in its entirety.

WHEREFORE, Debtors respectfully request that Proof of Claim No. 5 be disallowed and such other relief as is just.

Dated: October 17, 2024

/s/Brian C. Thompson, Esquire  
Brian C. Thompson  
PA ID: 91197  
Thompson Law Group, P.C.  
THOMPSON LAW GROUP, P.C.  
301 Smith Drive, Suite 6  
Cranberry Township, PA 16066  
(724) 799-8404 Telephone  
(724) 799-8409 Facsimile  
bthompson@thompsonattorney.com